

WARRANTY DEED

For good, legal and valuable consideration, receipt of all of which is hereby acknowledged, and for such specific consideration as is set forth below, GRANTOR hereby grants and conveys to GRANTEEES all right, title and interest in the real property hereinafter described.

GRANTOR hereby covenants with, and warrants to, GRANTEEES that she has fee title to the property listed herein, that she has the right to sell and convey said property, that the property is unencumbered except as listed below, and that the title and quiet possession will forever be defended against the lawful claims of all persons.

GRANTEEES, their heirs, successors and assigns, are to have and hold the property listed herein together with all appurtenances and hereditaments of GRANTOR, in fee simple forever.

GRANTOR: Pamela D. Hambers, a single person

GRANTEEES: Charles G. Smith, Jr. and Elisabeth K. Smith, as tenants by the entirety with full right of survivorship and not as tenants in common

STATE MS.-DE SOTO CO.
FILED

SPECIFIC CONSIDERATION:

The sum of Ten Dollars (\$10.00).

Nov 27 1 03 PM '95

LEGAL DESCRIPTION:

State: Mississippi

County: DeSoto

BK 293 PG 225
W.E. DAVIS CH. CLK.
By M.T.P.E.

Lot 245, Section "B", Bridgetown Subdivision, in Section 23, Township 2 South, Range 7 West, DeSoto County, Mississippi, as shown by plat thereof recorded in Plat Book 14, Pages 38-44, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Street Address:
4027 Winema, Nesbit, Mississippi 38651

EXISTING ENCUMBRANCES:

Grantees take title subject to the following encumbrances: all those of record

POSSESSION:

Grantees are entitled to possession of the property as follows: Possession is to be given on or before November 26, 1995.

DATE OF EXECUTION:

20th day of November, 1995.

Pamela D. Hambers
PAMELA D. HAMBERS

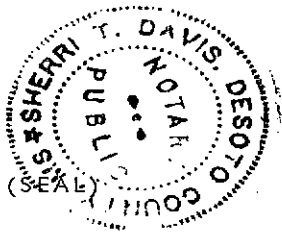
Initial: *PH*

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STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority of law in and for this jurisdiction, the within named PAMELA D. HAMBERS, who acknowledged signature and delivery of the above and foregoing instrument on the day and year therein mentioned.

Given under my hand and official seal of office this the 20th day of November, 1995.



Sherri T. Davis

SHERRI T. DAVIS, Notary Public

My Commission Expires: March 18, 1996

Grantors' Address:
4985 Chalet
Oceanside, CA 92057
Home: (601) 429-8247
Work: (901) 537-1758

Grantees' Address:
4027 Winema
Nesbit, MS 38651
Home: (918) 675-9978
Work: (901) 365-1117

PREPARED BY AND, AFTER RECORDING, RETURN TO THE OFFICE OF:
CHRISTIAN GOELDNER
ATTORNEY AT LAW
PROFESSIONAL ASSOCIATION
P. O. BOX 1468
SOUTHAVEN, MISSISSIPPI 38671-1468
(601) 342-7700

Initial: *jh*